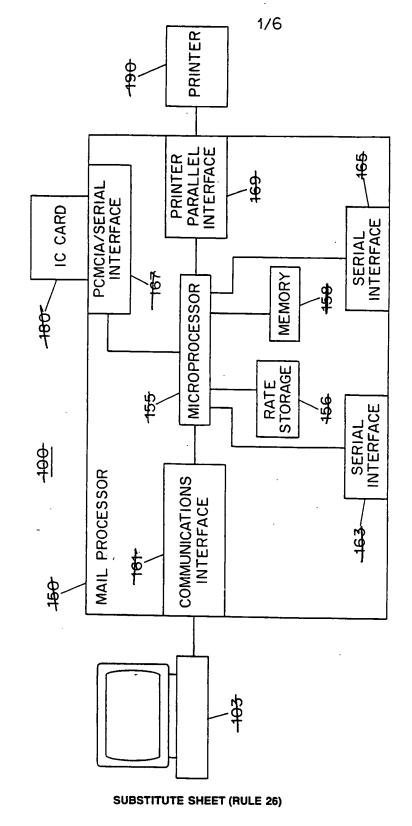
F16.4



PCT/US97/06831

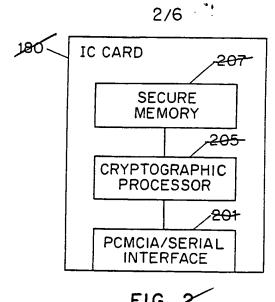


FIG. 2

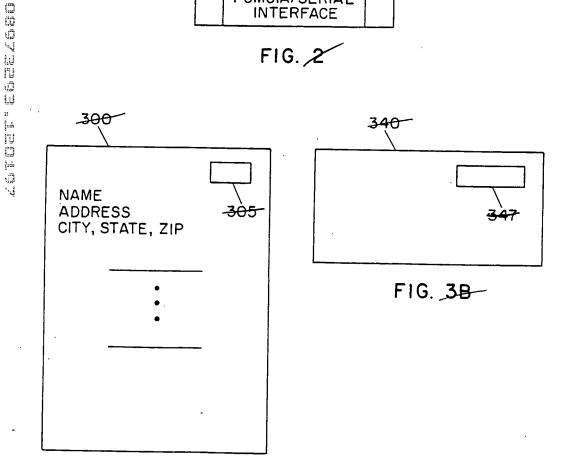


FIG. 3A

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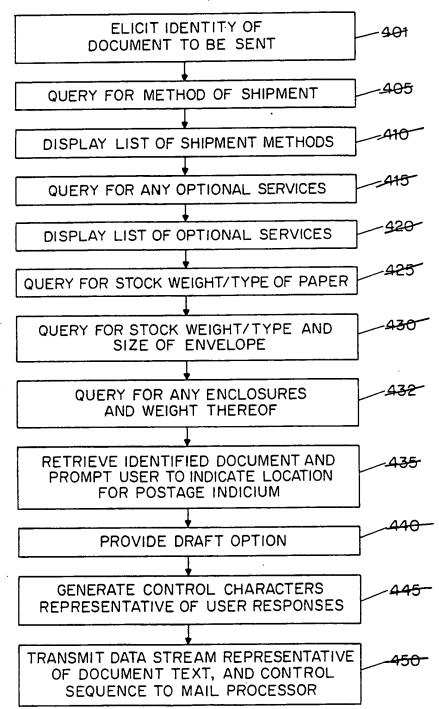


FIG. A

131145



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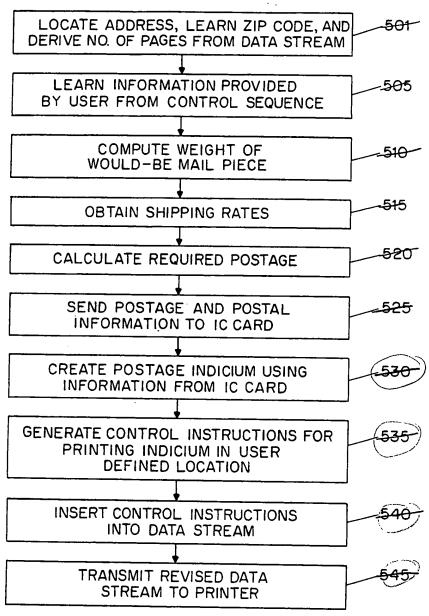


FIG. 5

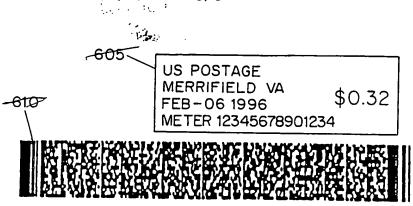


FIG. 6

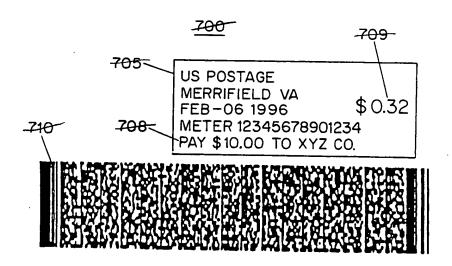


FIG. 7

<u> 19973592 lebj</u>y

PAYER INFORMATION	8010
PAYEE INFORMATION	801b
TRANSACTION AMOUNT	801c
FUNDS TRANSFER OR CASH	-801d
PIN	- 801e
TRANSACTION SEQUENCE NUMBER	801f
SPECIAL INSTRUCTIONS	-801g
POSTAL DATA	-801h
DIGITAL SIGNATURE	801i

FIG. 8